



# TORQ Analysis of Financial Analysts to Loan Interviewers and Clerks

## INPUT SECTION:

| Transfer           | Title                        | O* NET     | Filters    |                      |           |
|--------------------|------------------------------|------------|------------|----------------------|-----------|
| From Title:        | Financial Analysts           | 13-2051.00 | Abilities: | Importance Level: 50 | Weight: 1 |
| To Title:          | Loan Interviewers and Clerks | 43-4131.00 | Skills:    | Importance Level: 69 | Weight: 1 |
| Labor Market Area: | Maine Statewide              |            | Knowledge: | Importance Level: 69 | Weight: 1 |

## OUTPUT SECTION:

Grand TORQ:

91

| Ability TORQ               |       |                |      | Skills TORQ          |       |                |      | Knowledge TORQ                |       |                |      |
|----------------------------|-------|----------------|------|----------------------|-------|----------------|------|-------------------------------|-------|----------------|------|
| Level                      |       | <div></div> 95 |      | Level                |       | <div></div> 87 |      | Level                         |       | <div></div> 89 |      |
| Gaps To Narrow if Possible |       |                |      | Upgrade These Skills |       |                |      | Knowledge to Add              |       |                |      |
| Ability                    | Level | Gap            | Impt | Skill                | Level | Gap            | Impt | Knowledge                     | Level | Gap            | Impt |
| Speech Recognition         | 60    | 14             | 72   | Speaking             | 63    | 1              | 74   | Customer and Personal Service | 63    | 3              | 78   |
| Finger Dexterity           | 41    | 16             | 50   |                      |       |                |      |                               |       |                |      |
| Perceptual Speed           | 35    | 3              | 50   |                      |       |                |      |                               |       |                |      |
| Speed of Closure           | 39    | 2              | 53   |                      |       |                |      |                               |       |                |      |
| Oral Comprehension         | 60    | 1              | 81   |                      |       |                |      |                               |       |                |      |

LEVEL and IMPT (IMPORTANCE) refer to the Target Loan Interviewers and Clerks. GAP refers to level difference between Financial Analysts and Loan Interviewers and Clerks.

## ASK ANALYSIS

### Ability Level Comparison - Abilities with importance scores over 50

| Description           | Financial Analysts | Loan Interviewers and Clerks | Importance |
|-----------------------|--------------------|------------------------------|------------|
| Oral Comprehension    | 59                 | 60                           | 81         |
| Written Comprehension | 62                 | 57                           | 78         |
| Oral Expression       | 60                 | 60                           | 75         |
| Speech Clarity        | 46                 | 46                           | 75         |



|                        |    |    |    |
|------------------------|----|----|----|
| Speech Recognition     | 46 | 60 | 72 |
| Written Expression     | 59 | 53 | 68 |
| Problem Sensitivity    | 55 | 48 | 68 |
| Near Vision            | 59 | 55 | 68 |
| Deductive Reasoning    | 62 | 55 | 65 |
| Inductive Reasoning    | 51 | 48 | 62 |
| Information Ordering   | 51 | 50 | 62 |
| Mathematical Reasoning | 53 | 46 | 59 |
| Speed of Closure       | 37 | 39 | 53 |
| Category Flexibility   | 48 | 48 | 50 |
| Number Facility        | 55 | 48 | 50 |
| Flexibility of Closure | 48 | 42 | 50 |
| Perceptual Speed       | 32 | 35 | 50 |
| Selective Attention    | 42 | 39 | 50 |
| Finger Dexterity       | 25 | 41 | 50 |

## Skill Level Comparison - Abilities with importance scores over 69

| Description           | Financial Analysts | Loan Interviewers and Clerks | Importance |
|-----------------------|--------------------|------------------------------|------------|
| Reading Comprehension | 70                 | 63                           | 78         |
| Active Listening      | 69                 | 64                           | 76         |
| Time Management       | 70                 | 63                           | 75         |
| Speaking              | 62                 | 63                           | 74         |
| Mathematics           | 69                 | 58                           | 73         |

## Knowledge Level Comparison - Knowledge with importance scores over 69

| Description                   | Financial Analysts | Loan Interviewers and Clerks | Importance |
|-------------------------------|--------------------|------------------------------|------------|
| Customer and Personal Service | 60                 | 63                           | 78         |
| English Language              | 70                 | 47                           | 76         |
| Mathematics                   | 74                 | 59                           | 69         |

## Experience &amp; Education Comparison



| Related Work Experience Comparison  |  |                    |  | Required Education Level Comparison |     |   |                     |                    |                        |                              |                        |     |                        |    |  |
|---|--|--------------------|--|-------------------------------------|-----|---|---------------------|--------------------|------------------------|------------------------------|------------------------|-----|------------------------|----|--|
| Description   |  | Financial Analysts |  | Loan Interviewers and Clerks        |     | Description   |                     | Financial Analysts |                        | Loan Interviewers and Clerks |                        |     |                        |    |  |
| 10+ years   |  | 16%                |  | <div><div></div></div>              | 0%  |   | Doctoral            |                    | 0%                     |                              | 0%                     |     |                        |    |  |
| 8-10 years  |  | 1%                 |  | <div><div></div></div>              | 0%  |   | Professional Degree |                    | 0%                     |                              | 0%                     |     |                        |    |  |
| 6-8 years   |  | 15%                |  | <div><div></div></div>              | 0%  |   | Post-Masters Cert   |                    | 0%                     |                              | 0%                     |     |                        |    |  |
| 4-6 years   |  | 13%                |  | <div><div></div></div>              | 0%  |   | Master's Degree     |                    | 15%                    |                              | <div><div></div></div> | 0%  |                        |    |  |
| 2-4 years   |  | 38%                |  | <div><div></div></div>              | 17% |   | Post-Bachelor Cert  |                    | 0%                     |                              | 0%                     |     |                        |    |  |
| 1-2 years   |  | 1%                 |  | <div><div></div></div>              | 39% |   | Bachelors           |                    | <div><div></div></div> |                              | 84%                    |     | <div><div></div></div> | 3% |  |
| 6-12 months   |  | 1%                 |  | <div><div></div></div>              | 22% |   | AA or Equiv         |                    | 0%                     |                              | <div><div></div></div> |     | 39%                    |    |  |
| 3-6 months  |  | 0%                 |  | 0%                                  |     | Some College  |                     | 0%                 |                        | <div><div></div></div>       |                        | 14% |                        |    |  |
| 1-3 months  |  | 0%                 |  | 0%                                  |     | Post-Secondary Certificate  |                     | 0%                 |                        | <div><div></div></div>       |                        | 13% |                        |    |  |
| 0-1 month   |  | 0%                 |  | 0%                                  |     | High School Diploma or GED  |                     | 0%                 |                        | <div><div></div></div>       |                        | 28% |                        |    |  |
| None  |  | 11%                |  | <div><div></div></div>              | 18% |   | No HSD or GED       |                    | 0%                     |                              | 0%                     |     |                        |    |  |
| Financial Analysts  |  |                    |  |                                     |     | Loan Interviewers and Clerks  |                     |                    |                        |                              |                        |     |                        |    |  |
| Most Common Educational/Training Requirement:   |  |                    |  |                                     |     |   |                     |                    |                        |                              |                        |     |                        |    |  |
| Bachelor's degree   |  |                    |  |                                     |     | Short-term on-the-job training  |                     |                    |                        |                              |                        |     |                        |    |  |
| Job Zone Comparison   |  |                    |  |                                     |     |   |                     |                    |                        |                              |                        |     |                        |    |  |
| 4 - Job Zone Four: Considerable Preparation Needed  |  |                    |  |                                     |     | 2 - Job Zone Two: Some Preparation Needed   |                     |                    |                        |                              |                        |     |                        |    |  |
| A minimum of two to four years of work-related skill, knowledge, or experience is needed for these occupations. For example, an accountant must complete four years of college and work for several years in accounting to be considered qualified. |  |                    |  |                                     |     | Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty. |                     |                    |                        |                              |                        |     |                        |    |  |
| Most of these occupations require a four - year bachelor's degree, but some do not.   |  |                    |  |                                     |     | These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.  |                     |                    |                        |                              |                        |     |                        |    |  |
| Employees in these occupations usually need several years of work-related experience, on-the-job training, and/or vocational training.  |  |                    |  |                                     |     | Employees in these occupations need anywhere from a few months to one year of working with experienced employees.   |                     |                    |                        |                              |                        |     |                        |    |  |

## Tasks

| Financial Analysts   | Loan Interviewers and Clerks   |
|--|--|
| Core Tasks   | Core Tasks   |
| Generalized Work Activities:   | Generalized Work Activities:   |
| <ul style="list-style-type: none"> <li>Analyzing Data or Information - Identifying the underlying principles, reasons, or facts of information by breaking down information or data into separate parts.</li> <li>Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.</li> <li>Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.</li> <li>Processing Information - Compiling, coding, categorizing, calculating,</li> </ul> | <ul style="list-style-type: none"> <li>Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.</li> <li>Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.</li> <li>Communicating with Persons Outside Organization - Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing</li> </ul> |



tabulating, auditing, or verifying information or data.

- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.

#### Specific Tasks

##### Occupation Specific Tasks:

- Analyze financial information to produce forecasts of business, industry, and economic conditions for use in making investment decisions.
- Assemble spreadsheets and draw charts and graphs used to illustrate technical reports, using computer.
- Collaborate with investment bankers to attract new corporate clients to securities firms.
- Contact brokers and purchase investments for companies, according to company policy.
- Determine the prices at which securities should be syndicated and offered to the public.
- Evaluate and compare the relative quality of various securities in a given industry.
- Interpret data affecting investment programs, such as price, yield, stability, future trends in investment risks, and economic influences.
- Maintain knowledge and stay abreast of developments in the fields of industrial technology, business, finance, and economic theory.
- Monitor fundamental economic, industrial, and corporate developments through the analysis of information obtained from financial publications and services, investment banking firms, government agencies, trade publications, company sources, and personal interviews.
- Prepare plans of action for investment based on financial analyses.
- Present oral and written reports on general economic trends, individual corporations, and entire industries.
- Recommend investments and investment timing to companies, investment firm staff, or the investing public.

#### Detailed Tasks

##### Detailed Work Activities:

- advise clients on financial matters
- analyze financial data
- analyze financial information to project future revenues or expense
- analyze market conditions
- analyze scientific research data or investigative findings

can be exchanged in person, in writing, or by telephone or e-mail.

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Performing for or Working Directly with the Public - Performing for people or dealing directly with the public. This includes serving customers in restaurants and stores, and receiving clients or guests.

#### Specific Tasks

##### Occupation Specific Tasks:

- Accept payment on accounts.
- Answer questions and advise customers regarding loans and transactions.
- Assemble and compile documents for loan closings, such as title abstracts, insurance forms, loan forms, and tax receipts.
- Calculate, review, and correct errors on interest, principal, payment, and closing costs, using computers or calculators.
- Check value of customer collateral to be held as loan security.
- Contact credit bureaus, employers, and other sources in order to check applicants' credit and personal references.
- Contact customers by mail, telephone, or in person concerning acceptance or rejection of applications.
- Establish credit limits and grant extensions of credit on overdue accounts.
- File and maintain loan records.
- Interview loan applicants in order to obtain personal and financial data, and to assist in completing applications.
- Order property insurance or mortgage insurance policies in order to ensure protection against loss on mortgaged property.
- Prepare and type loan applications, closing documents, legal documents, letters, forms, government notices, and checks, using computers.
- Present loan and repayment schedules to customers.
- Record applications for loan and credit, loan information, and disbursements of funds, using computers.
- Review customer accounts in order to determine whether payments are made on time and that other loan terms are being followed.
- Schedule and conduct closings of mortgage transactions.
- Submit loan applications with recommendation for underwriting approval.
- Verify and examine information and accuracy of loan application and closing documents.



## Investigative findings

- analyze social or economic data
- compile data for financial reports
- compute financial data
- conduct financial investigations
- create mathematical or statistical diagrams or charts
- evaluate degree of financial risk
- follow tax laws or regulations
- gather relevant financial data
- identify financial risks to company
- interpret charts or tables for social or economic research
- make presentations on financial matters
- perform general financial analysis
- prepare financial reports
- use computers to enter, access and retrieve financial data
- use knowledge of economic trends
- use spreadsheet software
- use statistical cost estimation methods

## Technology - Examples

## Analytical or scientific software

- Analyse-it Software
- Decisioneering Crystal Ball
- Genetic algorithm software
- Keypoint DataDesk
- Mathematical software
- Palisade Evolver
- Palisade StatTools
- Pattern recognition software
- SAS JMP
- The Mathworks MATLAB
- Ward Systems Group GeneHunter
- Ward Systems Group NeuralShell Predictor
- Wolfram Research Mathematica

## Charting software

- Data visualization software
- Montgomery Investment Technology Utility XL
- TickQuest NeoTicker

## Data base management system software

- Oracle software

## Detailed Tasks

## Detailed Work Activities:

- advise clients or customers
- collect deposit or payment
- compile data for financial reports
- complete information on loan forms
- compute financial data
- compute property equity
- compute taxes
- ensure correct grammar, punctuation, or spelling
- evaluate customer records
- examine documents for completeness, accuracy, or conformance to standards
- fill out business or government forms
- gather relevant financial data
- interview customers
- maintain account records
- maintain records, reports, or files
- obtain information from individuals
- prepare contract documents
- prepare reports
- provide customer service
- review loan applications
- schedule meetings or appointments
- understand property documents
- use computers to enter, access or retrieve data
- use interviewing procedures
- use oral or written communication techniques
- use spreadsheet software
- use word processing or desktop publishing software
- verify bank or financial transactions
- verify information for credit investigations
- write business correspondence

## Technology - Examples



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|---|
| Data base user interface and query software |
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| <ul style="list-style-type: none"> <li>• IBM Lotus Approach</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Microsoft Access</li> </ul> |
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| Enterprise resource planning ERP software |
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| <ul style="list-style-type: none"> <li>• SSA Global Infinium Financial Management</li> </ul> |
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| Expert system software |
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| <ul style="list-style-type: none"> <li>• Ivorix Neurostrategy Finance</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Matheny Pattern Forecaster Plus</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Neural network modeling software</li> </ul> |
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| <ul style="list-style-type: none"> <li>• NeuroSolutions for MatLab</li> </ul> |
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| Financial analysis software |
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| <ul style="list-style-type: none"> <li>• Advanced Portfolio Technologies Report Builder</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Advanced Portfolio Technologies Simulator</li> </ul> |
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| <ul style="list-style-type: none"> <li>• AnalyzerXL software</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Annuities analysis software</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Aspen Graphics software</li> </ul> |
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| <ul style="list-style-type: none"> <li>• BizBench Benchmarking Software</li> </ul> |
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| <ul style="list-style-type: none"> <li>• BizPricer Business Valuation Software</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Business Forecast Systems Forecast Pro</li> </ul> |
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| <ul style="list-style-type: none"> <li>• DealMaven Comparable Company Valuation Analysis</li> </ul> |
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| <ul style="list-style-type: none"> <li>• DealMaven M&amp;A Accretion/Dilution One-Pager</li> </ul> |
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| <ul style="list-style-type: none"> <li>• DealMaven Modeling ToolPack for Excel</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Derivatives Imagine Trading System</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Derivicom FinOptions XL</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Economic forecasting software</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Experian Credinomics</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Express Business Valuations</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Financial modeling software</li> </ul> |
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| <ul style="list-style-type: none"> <li>• FinEng Solutions PerfoRM</li> </ul> |
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| <ul style="list-style-type: none"> <li>• FinEng Solutions Quantis</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Fractal pattern analysis software</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Genetic algorithm optimization software</li> </ul> |
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| <ul style="list-style-type: none"> <li>• Harland Financial Solutions DecisionPro</li> </ul> |
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- I-flex Solutions Reveleus Investment Performance Measurement
- Innova Financial Solutions Derivatives Expert
- Leading Market Technologies EXPO
- Longview Consolidation
- Longview Solutions Khalix
- Market forecast software
- MergerStat Control Premiums
- MergerStat Price to Earnings Ratios
- Mid-Market Comps software
- MoneySoft Corporate Valuation
- Monte carlo simulation software
- Montgomery Investment Technology Bonds XL
- Montgomery Investment Technology Exotics XL
- Montgomery Investment Technology FinTools
- Montgomery Investment Technology Options XL
- Montgomery Investment Technology QuoteTools
- Montgomery Investment Technology Risk XL
- Montgomery Investment Technology SigTools
- Moss Adams Profit Mentor
- Mutual fund analysis software
- NeuroSolutions Trading Solutions
- OptionVue Options Analysis
- Palisade Bond @ nalyt
- Peer-to-Peer Financial Analysis
- Pi Blue OptWorks Excel
- Portfolio management software
- Pricing software
- Quantifying marketability discount QMD modeling software
- RiskMetrics Group WealthBench
- Securities analysis software
- Spreadware Business Financial Analysis



- Spreadware Business Valuator
- Spreadware Pro Forma
- Steele Mutual Fund and Variable Annuity Expert
- SunGard BancWare
- SunGard Kiodex Risk Workbench
- TechHackers Convertible Bond @nalyst
- TechHackers Credit @nalyst
- TechHackers Exotic @nalyst
- TechHackers Financial @nalyst
- TechHackers IRO @nalyst
- TechHackers MBS @nalyst
- TechHackers Swap @nalyst
- Tetrahex Fractal Finance
- Tips Standard Securities Calculation Bond Analytics Module
- Tips Standard Securities Calculation Mortgage-Backed Analytics Module
- Trendsetter Software ProAnalyst
- Unlimited Learning Resources Valusource Pro
- ValuSource BIZCOMPS
- Whitebirch Software Projected Financials
- Wolfram Research Derivatives
- Wolfram Research Mathematica Finance Essentials
- Wolfram Research Mathematica UnRisk Pricing Engine
- Information retrieval or search software
  - dailyVest Investment Personalization Platform
  - TradeTools Financial Market Databases
  - TradeTools Monthly U.S. Economic Database
  - Ward Systems Group NeuroShell Trader
- Presentation software
  - DealMaven PresLink for PowerPoint and Word
  - Microsoft PowerPoint
- Spreadsheet software
  - Apple AppleWorks





- Corel QuattroPro

- IBM Lotus 1-2-3

- Microsoft Excel

- Spreadsheet software

Word processing software

- Microsoft Word

- Report generation software

#### Tools - Examples

- 10-key calculators

- Desktop computers

- Notebook computers

- Personal computers

- Personal digital assistants PDA

- Tablet computers

## Labor Market Comparison

| Description                           | Financial Analysts | Loan Interviewers and Clerks | Difference  |
|---------------------------------------|--------------------|------------------------------|-------------|
| Median Wage                           | \$ 71,380          | \$ 28,060                    | \$( 43,320) |
| 10th Percentile Wage                  | \$ 42,650          | \$ 20,870                    | \$( 21,780) |
| 25th Percentile Wage                  | N/A                | N/A                          | N/A         |
| 75th Percentile Wage                  | \$ 86,220          | \$ 34,050                    | \$( 52,170) |
| 90th Percentile Wage                  | \$107,560          | \$ 39,950                    | \$( 67,610) |
| Mean Wage                             | \$ 73,130          | \$ 29,150                    | \$( 43,980) |
| Total Employment - 2007               | 210                | 770                          | 560         |
| Employment Base - 2006                | 243                | 830                          | 587         |
| Projected Employment - 2016           | 268                | 757                          | 489         |
| Projected Job Growth - 2006-2016      | 10.3 %             | -8.8 %                       | -19.1 %     |
| Projected Annual Openings - 2006-2016 | 4                  | 14                           | 10          |

## National Job Posting Trends

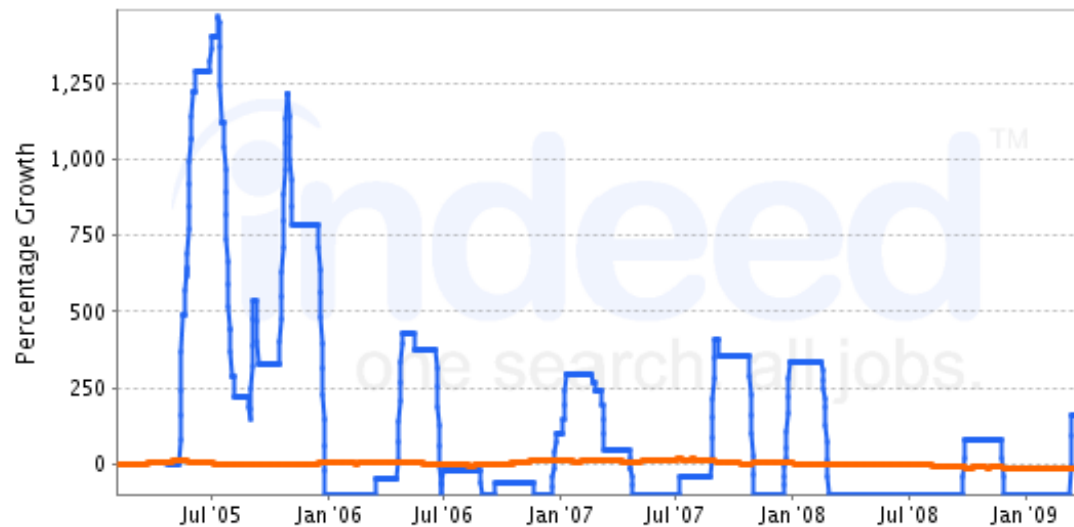
Trend for Financial Analysts

Trend for  
Loan  
Interviewers  
and Clerks



### Job Trends from Indeed.com

— Financial Analyst — Loan Interviewer



Data from [Indeed](http://Indeed.com)

### Recommended Programs

#### Banking and Financial Support Services

Banking and Financial Support Services. A program that prepares individuals to perform a wide variety of customer services in banks, insurance agencies, savings and loan companies, and related enterprises. Includes instruction in communications and public relations skills, business equipment operation, and technical skills applicable to the methods and operations of specific financial or insurance services.

| Institution                     | Address              | City     | URL  |
|---------------------------------|----------------------|----------|--|
| Eastern Maine Community College | 354 Hogan Rd         | Bangor   | <a href="http://www.emcc.edu">www.emcc.edu</a>   |
| Saint Josephs College           | 278 Whites Bridge Rd | Standish | <a href="http://www.sjcme.edu">www.sjcme.edu</a> |

### Maine Statewide Promotion Opportunities for Financial Analysts

| O*NET Code | Title                             | Grand TORQ | Job Zone | Employment | Median Wage | Difference  | Growth | Annual Job Openings |
|------------|-----------------------------------|------------|----------|------------|-------------|-------------|--------|---------------------|
| 13-2051.00 | Financial Analysts                | 100        | 4        | 210        | \$71,380.00 | \$0.00      | 10%    | 4                   |
| 13-2052.00 | Personal Financial Advisors       | 92         | 3        | 360        | \$94,100.00 | \$22,720.00 | 10%    | 13                  |
| 25-1063.00 | Economics Teachers, Postsecondary | 86         | 5        | 80         | \$73,830.00 | \$2,450.00  | 11%    | 2                   |
| 23-1011.00 | Lawyers                           | 84         | 5        | 1,910      | \$80,120.00 | \$8,740.00  | 6%     | 73                  |
| 11-2022.00 | Sales Managers                    | 80         | 4        | 1,310      | \$72,720.00 | \$1,340.00  | 3%     | 32                  |



|            |   |    |   |       |              |             |     |     |
|------------|---|----|---|-------|--------------|-------------|-----|-----|
| 11-3021.00 | Computer and Information Systems Managers           | 79 | 5 | 870   | \$83,130.00  | \$11,750.00 | 8%  | 21  |
| 11-2021.00 | Marketing Managers                                  | 79 | 4 | 570   | \$74,560.00  | \$3,180.00  | 7%  | 17  |
| 23-1023.00 | Judges, Magistrate Judges, and Magistrates          | 78 | 5 | 80    | \$115,160.00 | \$43,780.00 | 1%  | 2   |
| 11-1021.00 | General and Operations Managers                     | 78 | 4 | 8,490 | \$77,050.00  | \$5,670.00  | -5% | 209 |
| 11-1011.00 | Chief Executives                                    | 77 | 5 | 750   | \$102,290.00 | \$30,910.00 | -6% | 25  |
| 11-3061.00 | Purchasing Managers                                 | 76 | 4 | 330   | \$72,560.00  | \$1,180.00  | 2%  | 11  |
| 29-1051.00 | Pharmacists   | 75 | 5 | 1,190 | \$112,550.00 | \$41,170.00 | 22% | 46  |
| 11-9121.00 | Natural Sciences Managers                           | 74 | 5 | 180   | \$79,810.00  | \$8,430.00  | 8%  | 5   |
| 25-1061.00 | Anthropology and Archeology Teachers, Postsecondary | 72 | 5 | 50    | \$74,360.00  | \$2,980.00  | 8%  | 1   |
| 15-1032.00 | Computer Software Engineers, Systems Software       | 71 | 4 | 290   | \$73,410.00  | \$2,030.00  | 11% | 8   |

### Top Industries for Loan Interviewers and Clerks

| Industry   | NAICS  | % in Industry | Employment | Projected Employment | % Change |
|--|--------|---------------|------------|----------------------|----------|
| Other nondepository credit intermediation, including real estate credit and consumer lending | 522290 | 31.57%        | 80,818     | 83,797               | 3.69%    |
| Depository credit intermediation   | 522100 | 31.44%        | 80,504     | 70,966               | -11.85%  |
| Activities related to credit intermediation  | 522300 | 14.34%        | 36,712     | 41,100               | 11.95%   |
| Direct insurance (except life, health, and medical) carriers                                 | 524120 | 3.23%         | 8,276      | 7,479                | -9.63%   |
| Management of companies and enterprises  | 551100 | 2.81%         | 7,202      | 7,179                | -0.33%   |
| Legal services   | 541100 | 2.79%         | 7,132      | 6,773                | -5.03%   |
| Self-employed workers, primary job   | 000601 | 2.09%         | 5,351      | 4,929                | -7.89%   |
| Activities related to real estate  | 531300 | 1.41%         | 3,603      | 3,970                | 10.18%   |
| Offices of real estate agents and brokers  | 531200 | 1.06%         | 2,723      | 2,868                | 5.32%    |
| Securities and commodity contracts, brokerages, and exchanges                                | 5231-2 | 0.82%         | 2,097      | 2,706                | 29.02%   |
| Other financial investment activities  | 523900 | 0.70%         | 1,801      | 2,194                | 21.85%   |



|  |        |       |       |       |         |
|--|--------|-------|-------|-------|---------|
| Employment services  | 561300 | 0.66% | 1,688 | 1,847 | 9.43%   |
| Colleges, universities, and professional schools, public and private | 611300 | 0.38% | 979   | 947   | -3.27%  |
| Self-employed workers, secondary job                                 | 000602 | 0.38% | 963   | 829   | -13.93% |
| Residential building construction                                    | 236100 | 0.26% | 678   | 660   | -2.64%  |

### Top Industries for Financial Analysts

| Industry   | NAICS  | % in Industry | Employment | Projected Employment | % Change |
|--|--------|---------------|------------|----------------------|----------|
| Other financial investment activities  | 523900 | 12.23%        | 26,970     | 43,500               | 61.29%   |
| Management of companies and enterprises  | 551100 | 10.11%        | 22,307     | 28,287               | 26.81%   |
| Securities and commodity contracts, brokerages, and exchanges                                | 5231-2 | 9.55%         | 21,064     | 37,617               | 78.59%   |
| Self-employed workers, primary job   | 000601 | 7.82%         | 17,254     | 22,058               | 27.84%   |
| Depository credit intermediation   | 522100 | 7.68%         | 16,950     | 19,010               | 12.15%   |
| Accounting, tax preparation, bookkeeping, and payroll services                               | 541200 | 3.87%         | 8,546      | 11,149               | 30.46%   |
| Management, scientific, and technical consulting services                                    | 541600 | 3.32%         | 7,315      | 14,366               | 96.38%   |
| Computer systems design and related services   | 541500 | 2.05%         | 4,532      | 6,731                | 48.52%   |
| Direct insurance (except life, health, and medical) carriers                                 | 524120 | 1.99%         | 4,386      | 5,043                | 14.98%   |
| Other nondepository credit intermediation, including real estate credit and consumer lending | 522290 | 1.77%         | 3,914      | 4,225                | 7.93%    |
| General medical and surgical hospitals, public and private                                   | 622100 | 1.53%         | 3,376      | 4,112                | 21.78%   |
| Colleges, universities, and professional schools, public and private                         | 611300 | 1.44%         | 3,184      | 3,918                | 23.06%   |
| Computer and peripheral equipment manufacturing  | 334100 | 1.29%         | 2,837      | 2,043                | -28.00%  |
| State government, excluding education and hospitals  | 929200 | 1.25%         | 2,755      | 2,974                | 7.94%    |
| Other investment pools and funds   | 525900 | 1.20%         | 2,638      | 4,074                | 54.45%   |